

Exhibit O

Affidavit of Seller-Creditor Discrepancy – MAG OKF vs Morrie's Okemos Ford

AFFIDAVIT OF SELLER-CREDITOR DISCREPANCY

STATE OF MICHIGAN

COUNTY OF INGHAM

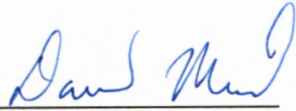
I, David Miedel, of lawful age, being first duly sworn, depose and say under penalty of perjury:

1. I am the Plaintiff in the matter of Miedel v. Ally Bank, and I am competent to testify to the matters stated herein.
2. I signed a motor vehicle purchase contract on October 1, 2024, inside the dealership known as Morrie's Okemos Ford.
3. This October 1, 2024 contract clearly lists the seller-creditor as "Morrie's Okemos Ford."
4. However, the forged contract dated September 27, 2024, which was submitted by the dealership to Ally Bank for funding, lists a different seller-creditor: "MAG OKF, LLC."
5. This discrepancy between seller-creditor names represents a material difference in contract parties and is not a typographical error—it indicates a substitution of entities during the funding process.
6. The October 1, 2024 contract, which contains my valid wet-ink signature and correct disclosures, was never sent to Ally Bank for funding and remained in possession of the dealership.
7. The substitution of MAG OKF, LLC as the creditor in the forged contract was never authorized by me, nor was I ever informed that a separate legal entity would be listed in my financing documents.
8. This mismatch raises significant concerns under the Truth in Lending Act (TILA), Michigan consumer protection statutes, and constitutes an intentional attempt to conceal the true nature of the transaction.
9. This further supports my claim of forgery, fraud, and damages stemming from the submission of unauthorized and materially altered documentation for financing.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on this 11th day of April, 2025.

Signature: _____



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